

Claims

What is claimed is:

1 1. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 a switching network for routing presentment and payment
6 information between said consumer terminal and biller terminal, said switching
7 network being a multi-standard switch capable of receiving messages using more
8 than one format.

1 2. The system in accordance with claim 1, wherein said switching
2 network routes the information without reformatting.

1 3. The system in accordance with claim 1, further comprising a consumer
2 service provider device in electronic communication between said consumer
3 terminal and said switching network.

1 4. The system in accordance with claim 1, further comprising a consumer
2 payment provider device in electronic communication between said consumer
3 service provider and said switching network.

1 5. The system in accordance with claim 1, further comprising a biller
2 service provider device in electronic communication between said consumer
3 terminal and said switching network.

1 6. The system in accordance with claim 5, further comprising a biller
2 payment provider device in electronic communication between said consumer
3 service provider and said switching network.

1 7. The system in accordance with claim 6, further comprising a payee
2 terminal in electronic communication with said biller payment provider.

1 8. The system in accordance with claim 4, further comprising a biller
2 service provider device in electronic communication between said consumer
3 terminal and said switching network.

1 9. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 a switching network exchanging billing information between said
6 consumer and biller terminals, said switching network routing bill summary data
7 generated by a biller terminal for presentment at said consumer terminal,
8 complete bill data being accessible only by communicating directly between the
9 consumer terminal and biller terminal.

1 10. The system in accordance with claim 9, wherein said switching
2 network routes the information without reformatting.

1 11. The system in accordance with claim 9, further comprising a
2 consumer service provider device in electronic communication between said
3 consumer terminal and said switching network.

1 12. The system in accordance with claim 9, further comprising a
2 consumer payment provider device in electronic communication between said
3 consumer service provider and said switching network.

1 13. The system in accordance with claim 9, further comprising a biller
2 service provider device in electronic communication between said consumer
3 terminal and said switching network.

1 14. The system in accordance with claim 13, further comprising a biller
2 payment provider device in electronic communication between said consumer
3 service provider and said switching network.

1 15. The system in accordance with claim 14, further comprising a payee
2 terminal in electronic communication with said biller payment provider.

1 16. The system in accordance with claim 12, further comprising a biller
2 service provider device in electronic communication between said consumer
3 terminal and said switching network.

1 17. A method for electronic presentment and payment of bills over a
2 network, comprising:

3 generating a bill summary file;

4 storing the bill summary file at a biller service provider device;

5 polling by a consumer service provider device through a switching
6 network newly generated bill summary files stored at the biller service provider
7 device; and

8 routing via the switching network the stored newly generated bill
9 summary files from the biller service provider device to the consumer service
10 provider device.

1 18. The method in accordance with claim 18, further comprising
2 presenting the bill summary file to a consumer via the consumer service provider
3 device.

1 19. The method in accordance with claim 18, wherein said routed bill
2 summary file data is not reformatted by the switching network.

1 20. The method in accordance with claim 18, further comprising
2 accessing complete bill data only by communicating directly between a consumer
3 terminal and a biller terminal.

1 21. The method in accordance with claim 18, further comprising the
2 steps of:

3 receiving payment instructions from the consumer terminal;
4 transmitting payment instructions to the switching network;
5 verifying consumer service provider and biller service provider are
6 participants of the system; and
7 forwarding remittance information to appropriate biller payment
8 provider.

1 22. The method in accordance with claim 22, wherein prior to said
2 transmit step further comprising verifying that sufficient balance exists in
3 consumer's account to cover bill.

1 23. The method in accordance with claim 22, further comprising the step
2 of settling all credit and debit transactions over a predetermined cut-off period.

1 24. The method in accordance with claim 18, wherein said switching
2 network is a multi-standard switch routing messages of different formats.

1 25. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 a switching network for routing presentment and payment
6 information between said consumer terminal and biller terminal, said switching
7 network adopting an Interactive Financial Exchange message standard protocol.

1 26. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 a switching network for routing a payment message for a particular
6 bill between said consumer terminal and biller terminal, irrespective of whether
7 the particular bill has been previously presented to said consumer terminal.

1 27. A method for electronic presentment and payment of bills over a
2 network, comprising:
3 routing a payment message for a particular bill between a consumer
4 terminal and a biller terminal via a switching network, irrespective of whether the
5 particular bill has been previously presented to said consumer terminal.

1 28. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 an open, interoperable switching network for routing presentment
6 and payment information between said consumer terminal and biller terminal.

1 29. A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 an open, interoperable switching network for routing presentment
6 and payment information between said consumer terminal and biller terminal,
7 said switching network settling all credits and debits over a predetermined
8 period.

1 30. The method in accordance with claim 18, further comprising the
2 steps of:
3 receiving payment instructions from the consumer terminal;
4 transmitting payment instructions to the switching network;
5 verifying that consumer service provider and biller service provider
6 are participants of the system; and
7 settling all credits and debits over a predetermined period.